

Form tsntc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 18-13396-VFP  
Chapter: 7  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Kalfus  
7 Lakeview Terrace  
Montville, NJ 07045

Robin Kalfus  
7 Lakeview Terrace  
Montville, NJ 07045

Social Security No.:  
xxx-xx-2675

xxx-xx-4129

Employer's Tax I.D. No.:

---

**Notice That a Transcript Has Been Filed**

You are Noticed that a Transcript has been filed on 9/21/18. Pursuant to the Judicial Conference Policy on Privacy, access to this transcript is restricted for a period of ninety days from the date of filing. The transcript may be viewed at the Bankruptcy Court Clerk's Office. [For information about how to contact the transcriber, please call the Clerk's Office] All parties have seven business days to file a Request for Redaction of any social security numbers, financial account data, names of minor-age children, dates of birth, and home addresses. If redaction is requested, the filing party has twenty-one calendar days from the date the transcript was filed to file a list of items to be redacted indicating the location of the identifiers within the transcript with the court and to provide the list to the transcriber. The transcriber has thirty-one days from the date the list of items to be redacted was filed to file the redacted version of the transcript with the court. If no request is filed, the transcript will be made electronically available to the general public after the ninety days.

Dated: September 21, 2018  
JAN:

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Michael Kalfus  
Robin Kalfus  
DebtorsCase No. 18-13396-VFP  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: tsntcPage 1 of 2  
Total Noticed: 10

Date Rcvd: Sep 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2018.

db/jdb aty +Michael Kalfus, Robin Kalfus, 7 Lakeview Terrace, Montville, NJ 07045-9158  
 aty +Forrest Turkish, c/o Forrest S. Turkish, Esq., 595 Broadway, Ground Floor, Bayonne, NJ 07002, U.S. 07002-8808  
 aty +Mellinger, Sanders & Kartzman, LLC, 101 Gibtaltar Drive, Suite 2F, Morris Plains, NJ 07950-1287  
 cr +Haven Savings Bank, 621 Washington Street, Hoboken, NJ 07030-4907  
 r +Keller Williams Metropolitan, Keller Williams Metropolitan, 55 Madison Avenue, Morristown, NJ 07960-7321  
 cr +Lakeland Bank, c/o LeClairRyan, P.C., Attn.: William L. Waldman, 1037 Raymond Blvd., 16th Floor, Newark, NJ 07102-5424  
 acc Petrucelli Piotrowski & Co, Inc., Petrucelli, Piotrowski & Co, Inc., 236 Main Street, Woodbridge, NJ 07095  
 intp +The County of Morris, Morris County Sheriff's Offi, c/o Riker Danzig, One Speedwell Avenue, Morristown, NJ 07960-6838

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 21 2018 23:24:47 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 21 2018 23:24:42 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2018 at the address(es) listed below:

Anthony Sodono, III on behalf of Defendant Michael Kalfus asodono@trenklawfirm.com  
 Anthony Sodono, III on behalf of Defendant Robin Kalfus asodono@trenklawfirm.com  
 Anthony Sodono, III on behalf of Defendant Michael and Robin Kalfus asodono@trenklawfirm.com  
 Anthony Sodono, III on behalf of Joint Debtor Robin Kalfus asodono@trenklawfirm.com  
 Anthony Sodono, III on behalf of Debtor Michael Kalfus asodono@trenklawfirm.com  
 Charles G. Wohlrab on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-J9) cwohrlab@logs.com, njbankruptcynotifications@logs.com  
 Charles Michael Rowan on behalf of Creditor Albert Kenney mrowan@saul.com  
 Christian Del Toro on behalf of Creditor Haven Savings Bank cdeltoro@martonelaw.com, mrozea@leopoldassociates.com; bky@martonelaw.com  
 David Gerardi on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov  
 Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Forrest Scott Turkish on behalf of Attorney Forrest Turkish fsturkish@aol.com  
 Frank J Martone on behalf of Creditor Haven Savings Bank bky@martonelaw.com  
 Guillermo Gonzalez on behalf of Joint Debtor Robin Kalfus ggonzalez@scuramealey.com, ecfbkfilings@scuramealey.com; ascolavino@scuramealey.com; tscialla@scuramealey.com; mmack@scura.com  
 Guillermo Gonzalez on behalf of Debtor Michael Kalfus ggonzalez@scuramealey.com, ecfbkfilings@scuramealey.com; ascolavino@scuramealey.com; tscialla@scuramealey.com; mmack@scura.com  
 John O'Boyle on behalf of Plaintiff Osborn Financial Group, LLC joboyle@norgaardfirm.com, sferreira@norgaardfirm.com; 184grandno@gmail.com; kcimmino@norgaardfirm.com  
 John A. Fialcowitz on behalf of Plaintiff Fishman consulting group, llc john@fialcowitzlaw.com

District/off: 0312-2

User: admin  
Form ID: tsntc

Page 2 of 2  
Total Noticed: 10

Date Rcvd: Sep 21, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joseph L. Schwartz on behalf of Interested Party The County of Morris, Morris County Sheriff's Office jschwartz@riker.com  
Joseph R Zapata, Jr. on behalf of Trustee Steven P. Kartzman jzapata@msklaw.net  
Matteo Percontino on behalf of Creditor Lakeland Bank matteo.percontino@klgates.com, matteo.percontino@klgates.com  
Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-J9) nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com  
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net  
Steven P. Kartzman on behalf of Debtor Michael Kalfus kartztee@optonline.net, jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net  
Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William L. Waldman on behalf of Creditor Lakeland Bank william.waldman@klgates.com, waldmanw@aol.com

TOTAL: 26